



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3013-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Robert Arthur KOTTMEIER, JR. et al.

Application No. 09/659,585

Filed: September 11, 2000

For: SYSTEM AND METHOD FOR  
PROVIDING A CREDIT CARD  
WITH MULTIPLE CREDIT LINES

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed February 7, 2007, please amend the above-identified application as follows:

**Amendments** to the claims begin on page 2 of this paper.

**Remarks/Arguments** follow the amendments section of this paper.